

**CLAIM AMENDMENTS**

1. (Currently Amended) A system for providing a loan to a taxpayer, comprising:

historical tax refund data for said taxpayer, said historical tax refund data comprising tax refund data for at least one year prior to the current year;  
year to date income information for the current year, for said taxpayer;  
year to date expense information for the current year, for said taxpayer;  
a processor adapted to process said historical tax ~~return~~-refund data, said year to date income data, and said year to date expense data to determine an estimated tax refund amount for said taxpayer for said current tax year;

B a loan provided to said taxpayer prior to the end of said current tax year in an amount based on said estimated tax refund amount for said current tax year for said taxpayer.

2. (Currently Amended) A system for providing a loan to a taxpayer, comprising:

historical tax refund data for said taxpayer, said historical tax refund data comprising tax refund data for at least one year prior to the current year;  
year to date income information for the current year, for said taxpayer;  
a processor adapted to process said historical tax ~~return~~-refund data and said year to date income data to determine an estimated tax refund amount for said taxpayer for said current tax year;

a loan provided to said tax payer prior to the end of said current tax year in an amount based on said estimated tax refund amount for said current tax year for said taxpayer.

3. (Currently Amended) A system for providing a loan to a taxpayer, comprising:

historical tax refund data for said taxpayer, said historical tax refund data comprising tax refund data for at least one year prior to the current year;

present job verification data for said taxpayer;

a processor adapted to process said historical tax ~~return~~refund data and said present job verification data to determine an estimated tax refund amount for said taxpayer for said current tax year;

a loan provided to said taxpayer prior to the end of said current tax year in an amount based on said estimated tax refund amount for said current tax year for said taxpayer.

4. (Previously Amended) A system for providing a loan to a taxpayer, comprising:

income information for the current year, for said taxpayer;

expense information for the current year, for said taxpayer;


a processor adapted to process said income information and said expense information to determine an estimated income tax refund amount for said taxpayer for said current tax year;

a loan provided to said taxpayer prior to the end of said current tax year in an amount based on said estimated income tax refund amount for said current tax year for said taxpayer.

5. (Previously Amended) A method for providing a loan to a taxpayer, said method comprising:

estimating said taxpayer's income tax refund amount due for said current year prior to the completion of said current tax year;

providing a loan to said taxpayer based on said estimated income tax refund amount due for said current tax year, said loan provided before the end of said current tax year.

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6. (Previously Added) The system of claim 1 wherein said historical tax refund data is determined in accordance with a trend analysis.
  7. (Previously Added) The system of claim 6 wherein said historical tax refund data comprises the amount of said taxpayer's refund for the previous three years.
  8. (Previously Added) The system of claim 1 wherein said year to date income information for the current year comprises income data for the first three quarters of the year.
  9. (Previously Added) The system of claim 2 wherein said historical tax refund data is determined in accordance with a trend analysis.
  10. (Previously Added) The system of claim 9 wherein said historical tax refund data comprises the amount of said taxpayer's refund for the previous three years.
  11. (Previously Added) The system of claim 2 wherein said year to date income information for the current year comprises income data for the first three quarters of the year.
  12. (Previously Added) The system of claim 3 wherein said historical tax refund data is determined in accordance with a trend analysis.

13. (Previously Added) The system of claim 12 wherein said historical tax refund data comprises the amount of said taxpayer's refund for the previous three years.
14. (Previously Added) The system of claim 3 wherein said present job verification data comprises data for estimating said taxpayer's income for the current year.
15. (Previously Added) The system of claim 4 wherein said income information for the current year comprises income data for the first three quarters of the year.
16. (Previously Added) The system of claim 4 wherein said income information for the current year is extrapolated based on said taxpayer's income from prior years.
17. (Previously Added) The system of claim 4 wherein said estimated tax refund amount for said taxpayer is determined in accordance with said taxpayer's withholding rate and taxing authority rates.
18. (Previously Added) The method of claim 5 wherein estimating said taxpayer's refund amount comprises completing a trend analysis on said taxpayer's refunds from a plurality of years prior to the current year.
19. (Previously Added) The method of claim 5 wherein estimating said taxpayer's refund amount comprises estimating said taxpayer's income for the current year.
20. (Previously Added) The method of claim 19 wherein estimating said taxpayer's income for the current year comprises extrapolating said taxpayer's income based on prior years.